1DATA.041A PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

: Ahles et al.

Appl. No.

: 10/041.714

Filed

: January 8, 2002

For

: SYSTEMS AND METHODS

FOR PROCESSING CHECK IDENTIFIERS USING

REPLACEMENT SYMBOLS

Examiner

: Ojo O. Oyebisi `

Group Art Unit : 3692

RESPONSE TO FEBRUARY 14, 2007 OFFICE ACTION

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed February 14, 2007, Applicant respectfully submits the following amendments and comments.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.